

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	09982274
Filing Date	2001-10-17
First Named Inventor	Ryan Lance LEVIN et al
Art Unit	3626
Examiner Name	Dilek B. Cobanoglu
Attorney Docket Number	7802-A08-003

<b>U.S.PATENTS</b>						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Patent citation information please click the Add button.

**Add**

<b>U.S.PATENT APPLICATION PUBLICATIONS</b>						Remove
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

**Add**

<b>FOREIGN PATENT DOCUMENTS</b>							Remove	
Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

**Add**

<b>NON-PATENT LITERATURE DOCUMENTS</b>							Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.					T <sup>5</sup>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <b>( Not for submission under 37 CFR 1.99)</b>		Application Number	09982274
		Filing Date	2001-10-17
		First Named Inventor	Ryan Lance LEVIN et al
		Art Unit	3626
		Examiner Name	Dilek B. Cobanoglu
		Attorney Docket Number	7802-A08-003

	1	Rintelman, Mary Jane, "Choice and cost-savings", Credit Union Management, Vol. 19, No. 7, pp. 48, 50. July 1996	<input type="checkbox"/>
	2	Woodard, Kathy, "stay healthy for real fun - and profit", Business First Columbus, Vol. 12, No. 19, S.1, p. 13. Jan. 1996	<input type="checkbox"/>
	3	Spencer, Peter L., "New plan cuts health car costs in half (advantage of health care plan with high deductible)", Consumers' Research Magazine, Vol. 76, No. 10, pp. 16. Oct. 1993	<input type="checkbox"/>
	4	Community Hearth Health Programs: Components, Ratio: John P. Elder, Thomas L. Schmid, Phyllis Dower and Sonja Hedlund; Journal of Public Health Policy; Palgrave Macmillian; 1993 winter; pages 463-479	<input type="checkbox"/>
	5	Ferling ("New plans, New policies," Ferling, Rhona. Best's Review; Apr. 1993 pg. 78)	<input type="checkbox"/>
	6	"Plan Highlights for El Paso ISD" Salary Protection Insurance Plan, web-site - <a href="http://w3.unumprovident.com/enroll/elpasoisd/your_plan.htm">http://w3.unumprovident.com/enroll/elpasoisd/your_plan.htm</a> , March 3, 2008	<input type="checkbox"/>
	7	Consumer-Driven Health Plans Catch on as Myths Fall by Wayside (4 September). PR Newswire, 1.	<input type="checkbox"/>
	8	Art Technology Group; Discovery Holdings to exploit online interest in healthcare and life assurance with ATG commerce functionality; Revenue potential significant as 70% of Discovery members access the internet. (28 Oct). M2 Presswire, 1.	<input type="checkbox"/>
	9	"Absenteeism Control"; Cole, Thomas C. et al; Management Decision; London: 1992. Vol 20, Iss. 2; pg. 12 (AC)	<input type="checkbox"/>
	10	Saleem, Haneefa: "Health Spending Accounts"; December 19, 2003; posted online at <a href="http://www.bls.gov/opub/cwo/print/cm20031022ar01p1.htm">http://www.bls.gov/opub/cwo/print/cm20031022ar01p1.htm</a>	<input type="checkbox"/>
	11	Insure.com; "The lowdown on life insurance medical exams"; June 28, 2006; Imaged from the Internet Archive Waybackmachine on May 10, 2006 at <a href="http://web.archive.org/web/20060628231712/http://articles.moneycentral.msn.com/Insurance/Insureyourlife/thelowdownonlifeinsurancemedicalexams.aspx">http://web.archive.org/web/20060628231712/http://articles.moneycentral.msn.com/Insurance/Insureyourlife/thelowdownonlifeinsurancemedicalexams.aspx</a>	<input type="checkbox"/>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <b>( Not for submission under 37 CFR 1.99)</b>	Application Number	09982274
	Filing Date	2001-10-17
	First Named Inventor	Ryan Lance LEVIN et al
	Art Unit	3626
	Examiner Name	Dilek B. Cobanoglu
	Attorney Docket Number	7802-A08-003

12	definition of insurance, New Penguin Business Dictionary, Retreived October 26, 2008 from <a href="http://www.credoreference.com/entry/6892512/">http://www.credoreference.com/entry/6892512/</a>	<input type="checkbox"/>
13	R.C. Olmstead, "Our Products" May 2008	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button    [Add](#)

#### EXAMINER SIGNATURE

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <b>( Not for submission under 37 CFR 1.99)</b>	Application Number		09982274
	Filing Date		2001-10-17
	First Named Inventor		Ryan Lance LEVIN et al
	Art Unit		3626
	Examiner Name		Dilek B. Cobanoglu
	Attorney Docket Number		7802-A08-003

### CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

**OR**

That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

See attached certification statement.  
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.  
 None

### SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Paul D. Bianco/	Date (YYYY-MM-DD)	2011-12-06
Name/Print	Paul D. Bianco	Registration Number	43,500

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

## Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.